



Types of Government Health Schemes

Overview of Public Health Coverage in India

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Introduction

Importance of health insurance in India

Government's role in providing affordable healthcare

Objective: Explore key public health schemes

Central Government Schemes

- Ayushman Bharat – PM-JAY
- Central Government Health Scheme (CGHS)
- Employees' State Insurance Scheme (ESIS)
- Rashtriya Swasthya Bima Yojana (RSBY)

Prime Minister's National Relief Fund (PMNRF)

- Purpose: Provides financial assistance for medical treatment of life-threatening diseases like cancer, kidney transplants, and heart surgeries. It also provides relief for victims of natural calamities and major accidents.
- How to Apply:
 - Address a completed and signed application form to the Prime Minister.
 - Include an income certificate, ration card copy, two passport-size photos of the patient, and a medical certificate detailing the disease and estimated treatment cost.
- Applications are decided by the Prime Minister's Office.
- Important Notes: The fund is supported entirely by public contributions, not government budgetary allocations.

State-Specific Schemes

- Tamil Nadu: CM's Comprehensive Health Insurance Scheme
- Andhra Pradesh: Aarogyasri
- Karnataka: Yeshasvini
- Maharashtra: Mahatma Jyotiba Phule Jan Arogya Yojana

Chief Minister's Relief Fund (CMRF)

To get relief fund support for treatment from a Chief Minister's Relief Fund (CMRF),

- You must apply to the CMRF in your specific state, providing proof of residency, financial need (like an income certificate), a medical certificate with an estimated cost from a hospital, and a copy of your ID. Eligibility criteria and application processes vary by state, so you should visit the official CMRF website for your state, like the CMRF website for West Bengal (cmrf.wb.gov.in) or Odisha (cmrfodisha.gov.in), to find specific instructions and forms. **General Steps to Apply for CM Relief Fund for Treatment**
- **Identify Your State's CMRF:** Find the official website for your state's Chief Minister's Relief Fund. For example, you can search for "Chief Minister's Relief Fund [Your State Name]" online to find the relevant page.
- **Download the Application Form:** On the official website, you will typically find an application form for medical assistance.
- **Gather Necessary Documents:** You will need to provide several documents, which often include:
 - An application letter to the Chief Minister.
 - A valid income certificate.
 - A copy of your Aadhaar card and other identification.
 - A medical certificate from the hospital detailing the illness.
 - An estimate of the treatment cost from the hospital.
 - Proof of being a permanent resident of the state.
- **Submit Your Application:** Submit the completed form along with all the required documents to the Chief Minister's Office or a designated authority.
- **Follow Up:** Be sure to check the application status and follow any further instructions from the CMRF office.

Scheme Comparison

Scheme	Coverage	Beneficiaries	Premium	Hospital Network
PM-JAY	₹5 lakh/family/year	BPL families	Free	Public & private
CGHS	Varies	Central govt employees	Paid	CGHS network
ESIS	₹10,000/year	Low-income employees	Employer-funded	ESIC hospitals

Impact & Reach

- Millions of beneficiaries covered
- Reduced out-of-pocket expenses
- Improved access to care
- Implementation challenges

Challenges & Recommendations

- Awareness and enrollment gaps
- Infrastructure limitations
- Fragmentation across schemes
- Suggestions for policy improvement

Conclusion

- Government schemes are vital for inclusive healthcare
- Continued reform and investment needed
- Empowering citizens through awareness and access
- Who ever can afford should must opt for private health care insurance schemes as well

Why Health Insurance Matters

If You're Covered:

- Access to timely and quality healthcare
- Financial protection against medical emergencies
- Peace of mind for you and your family
- Wider hospital network and faster approvals (especially with private insurance)

If You're Not Covered:

- High out-of-pocket expenses: Hospitalization, surgeries, and long-term treatments can drain savings
- Delayed or avoided care: Many postpone treatment due to cost concerns, worsening health outcomes
- Debt and financial stress: Medical bills are a leading cause of personal debt
- Limited access to quality care: Without insurance, options may be restricted to overcrowded public facilities
- No protection against rising medical inflation: Healthcare costs are increasing every year